

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

In re: CHANDLER III, WALTER CHARLES
CHANDLER, JENNIFER LEILANI

§ Case No. 11-14135

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

THOMAS A. KRUDY, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$127,482.97
(without deducting any secured claims)

Assets Exempt: \$13,282.97

Total Distribution to Claimants: \$904.50

Claims Discharged

Without Payment: \$64,840.21

Total Expenses of Administration: \$435.41

3) Total gross receipts of \$ 1,339.91 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$1,339.91 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$135,242.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	435.41	435.41	435.41
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	52,675.56	28,627.15	28,627.15	904.50
TOTAL DISBURSEMENTS	\$187,917.56	\$29,062.56	\$29,062.56	\$1,339.91

4) This case was originally filed under Chapter 7 on November 14, 2011.
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/20/2013 By: /s/THOMAS A. KRUDY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2011 FEDERAL/STATE TAX REFUNDS	1224-000	884.04
25% OF WAGES DUE AND OWING	1221-000	455.83
Interest Income	1270-000	0.04
TOTAL GROSS RECEIPTS		\$1,339.91

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	WELLS FARGO BANK, N.A.	4110-000	129,346.00	N/A	N/A	0.00
NOTFILED	CHASE	4210-000	5,896.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$135,242.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
THOMAS A. KRUDY	2100-000	N/A	334.98	334.98	334.98
THOMAS A. KRUDY	2200-000	N/A	45.25	45.25	45.25

BANK OF AMERICA, N.A.	2600-000	N/A	1.29	1.29	1.29
BANK OF AMERICA, N.A.	2600-000	N/A	1.29	1.29	1.29
BANK OF AMERICA, N.A.	2600-000	N/A	1.20	1.20	1.20
Bank of America	2600-000	N/A	0.08	0.08	0.08
BANK OF AMERICA	2600-000	N/A	1.32	1.32	1.32
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$435.41	\$435.41	\$435.41

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Bureaus Investment Group Portfolio No 15 LLC	7100-000	956.00	963.14	963.14	31.49
2	Capital One Bank (USA), N.A. by American InfoSource	7100-000	808.00	864.08	864.08	28.24
3	Capital One Bank (USA), N.A. by American InfoSource	7100-000	522.00	585.05	585.05	19.12
4	Wells Fargo Bank NA	7100-000	4,712.00	4,863.90	4,863.90	158.99
5	Sallie Mae Inc. on behalf of	7100-000	6,751.00	18,504.86	18,504.86	604.88
6	American InfoSource LP as agent for	7100-000	1,809.00	1,890.05	1,890.05	61.78
7	CAPITAL ONE, N.A.	7200-000	N/A	956.07	956.07	0.00

NOTFILED	SALLIE MAE	7100-000	1,441.00	N/A	N/A	0.00
NOTFILED	ONEMAIN FINANCIAL	7100-000	7,877.00	N/A	N/A	0.00
NOTFILED	PAYDAY LOANS OF AMERICA	7100-000	1,065.00	N/A	N/A	0.00
NOTFILED	LOAN POINT USA	7100-000	500.00	N/A	N/A	0.00
NOTFILED	NCO FINANCIAL SYSTEMS, INC	7100-000	753.84	N/A	N/A	0.00
NOTFILED	NELNET LOAN SERVICES	7100-000	unknown	N/A	N/A	0.00
NOTFILED	IMC CREDIT SERVICES	7100-000	55.20	N/A	N/A	0.00
NOTFILED	STATEWIDE CREDIT	7100-000	622.61	N/A	N/A	0.00
NOTFILED	STATEWIDE CREDIT ASSN., INC.	7100-000	83.50	N/A	N/A	0.00
NOTFILED	SALLIE MAE	7100-000	1,202.00	N/A	N/A	0.00
NOTFILED	SALLIE MAE	7100-000	2,774.00	N/A	N/A	0.00
NOTFILED	WELLS FARGO FINANCIAL	7100-000	6,317.37	N/A	N/A	0.00
NOTFILED	SALLIE MAE	7100-000	3,618.00	N/A	N/A	0.00
NOTFILED	GLA COMPANY INC.	7100-000	53.00	N/A	N/A	0.00
NOTFILED	HSBC BANK	7100-000	1,318.60	N/A	N/A	0.00
NOTFILED	CITICARDS CBNA	7100-000	732.00	N/A	N/A	0.00
NOTFILED	HOUSEHOLD BANK NA	7100-000	1,196.00	N/A	N/A	0.00
NOTFILED	HARRIS & HARRIS, LTD.	7100-000	393.00	N/A	N/A	0.00
NOTFILED	DAVID'S BRIDAL, INC.	7100-000	941.44	N/A	N/A	0.00
NOTFILED	GE CAPITAL RETAIL BANK/GECRB	7100-000	174.00	N/A	N/A	0.00
NOTFILED	CITIFINANCIAL INC	7100-000	6,000.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$52,675.56	\$28,627.15	\$28,627.15	\$904.50

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-14135
Case Name: CHANDLER III, WALTER CHARLES
 CHANDLER, JENNIFER LEILANI
Period Ending: 02/20/13

Trustee: (340540) THOMAS A. KRUDY
Filed (f) or Converted (c): 11/14/11 (f)
§341(a) Meeting Date: 12/16/11
Claims Bar Date: 03/23/12

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	DEBTORS' RESIDENCE LOCATED AT 554 WATERFORD WAY,	114,200.00	0.00	OA	0.00	FA
2	PNC CHECKING ACCOUNT	116.97	0.00	OA	0.00	FA
3	TELEVISIONS	500.00	0.00	OA	0.00	FA
4	REFRIGERATOR	400.00	0.00	OA	0.00	FA
5	DISHWASHER	100.00	0.00	OA	0.00	FA
6	STOVE	100.00	0.00	OA	0.00	FA
7	WASHER/DRYER	300.00	0.00	OA	0.00	FA
8	VACUUM CLEANER	200.00	0.00	OA	0.00	FA
9	OLD HOME BUILT DESKTOP COMPUTER AND OLD DELL LAP	300.00	0.00	OA	0.00	FA
10	DVD PLAYERS AND DVDS	450.00	0.00	OA	0.00	FA
11	VIDEO STATION AND GAMES	100.00	0.00	OA	0.00	FA
12	CDS	20.00	0.00	OA	0.00	FA
13	DINING ROOM FURNITURE	20.00	0.00	OA	0.00	FA
14	LIVING ROOM FURNITURE	0.00	0.00	OA	0.00	FA
15	BEDROOM FURNITURE	100.00	0.00	OA	0.00	FA
16	MISCELLANEOUS COINS IN SAFETY DEPOSIT BOX	100.00	0.00	OA	0.00	FA
17	CLOTHES	200.00	0.00	OA	0.00	FA
18	WEDDING RINGS	500.00	0.00	OA	0.00	FA
19	REMINGTON 870 SHOTGUN	450.00	0.00	OA	0.00	FA
20	PRINCIPAL FINANCIAL GROUP 401K	2,561.00	0.00	OA	0.00	FA
21	2007 DODGE CARAVAN; 110,000	4,840.00	0.00	OA	0.00	FA
22	PONTIAC GRAND PRIX; 200,000 MILES	1,905.00	0.00	OA	0.00	FA
23	OLD PUSH LAWN MOWER	20.00	0.00	OA	0.00	FA
24	2011 FEDERAL/STATE TAX REFUNDS (u) REQUESTED TAX INTERCEPT FORM ON 12/15/11.	0.00	884.04		884.04	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-14135 **Trustee:** (340540) THOMAS A. KRUDY
Case Name: CHANDLER III, WALTER CHARLES **Filed (f) or Converted (c):** 11/14/11 (f)
 CHANDLER, JENNIFER LEILANI **§341(a) Meeting Date:** 12/16/11
Period Ending: 02/20/13 **Claims Bar Date:** 03/23/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
25 25% OF WAGES DUE AND OWING (u)	0.00	455.83		455.83	FA
Int INTEREST (u)	Unknown	N/A		0.04	FA
26 Assets Totals (Excluding unknown values)	\$127,482.97	\$1,339.87		\$1,339.91	\$0.00

Major Activities Affecting Case Closing:

4/3/12 REQUESTED DOCUMENTS FROM DEBTOR TO DETERMINE AMOUNT OWED TO ESTATE
 APPEARANCE FOR PDG WAS FILED ON 12/22/11. NOTICE OF POSSIBLE ASSETS WAS FILED ON 12/22/11. MOTION FOR TURNOVER WAS FILED ON 7/9/12. ORDER ON THE MOTION FOR TURNOVER WAS UPLOADED ON 7/9/12. ORDER ON THE MOTION FOR TURNOVER WAS SIGNED ON 8/2/12. APPLICATION FOR TRUSTEE'S COMPENSATION WAS FILED ON 11/8/12. ORDER ON TRUSTEE'S APPLICATION OR COMPENSATION WAS UPLOADED ON 11/8/12. ORDER ON THE TRUSTEE'S APPLICATION FOR COMPENSATION WAS SIGNED ON 11/13/12.

Initial Projected Date Of Final Report (TFR): June 30, 2012 **Current Projected Date Of Final Report (TFR):** October 31, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-14135
Case Name: CHANDLER III, WALTER CHARLES
CHANDLER, JENNIFER LEILANI
Taxpayer ID #: **-***0096
Period Ending: 02/20/13

Trustee: THOMAS A. KRUDY (340540)
Bank Name: BANK OF AMERICA, N.A.
Account: *****66 - Money Market Account
Blanket Bond: \$80,333,391.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/15/12		U S TREASURY	TAX REFUND PAYMENT/AR		1,014.00		1,014.00
	{24}		884.04	1224-000			1,014.00
	{25}		129.96	1221-000			1,014.00
04/30/12	Int	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		1,014.01
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.29	1,012.72
05/31/12	Int	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,012.73
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.29	1,011.44
06/29/12	Int	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,011.45
06/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.20	1,010.25
07/31/12	Int	BANK OF AMERICA, N.A.	Interest Earned	1270-000	0.01		1,010.26
07/31/12		BANK OF AMERICA	Bank and Technology Fee	2600-000		1.32	1,008.94
08/03/12		Bank of America	Bank and Technology Services Fees	2600-000		0.08	1,008.86
08/03/12		Bank of America	Transfer to The Bank of New York Mellon	9999-000		1,008.86	0.00

ACCOUNT TOTALS	1,014.04	1,014.04	\$0.00
Less: Bank Transfers	0.00	1,008.86	
Subtotal	1,014.04	5.18	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,014.04	\$5.18	

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-14135
Case Name: CHANDLER III, WALTER CHARLES
 CHANDLER, JENNIFER LEILANI
Taxpayer ID #: **-***0096
Period Ending: 02/20/13

Trustee: THOMAS A. KRUDY (340540)
Bank Name: Rabobank, N.A.
Account: ****187666 - Checking Account
Blanket Bond: \$80,333,391.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-14135

Case Name: CHANDLER III, WALTER CHARLES
CHANDLER, JENNIFER LEILANI

Taxpayer ID #: **-***0096

Period Ending: 02/20/13

Trustee: THOMAS A. KRUDY (340540)

Bank Name: The Bank of New York Mellon

Account: 9200-*****70-66 - Checking Account

Blanket Bond: \$80,333,391.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/03/12		The Bank of New York Mellon	Transfer from Bank of America	9999-000	1,008.86		1,008.86
08/08/12	{25}	Jennifer L. & Walter C. Chandler	Asset Turnover	1221-000	325.87		1,334.73
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,309.73
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,284.73
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,259.73
11/01/12		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-25.00	1,284.73
11/14/12	101	THOMAS A. KRUDY	Dividend paid 100.00% on \$45.25, Trustee Expenses; Reference:	2200-000		45.25	1,239.48
11/14/12	102	THOMAS A. KRUDY	Dividend paid 100.00% on \$334.98, Trustee Compensation; Reference:	2100-000		334.98	904.50
11/14/12	103	Bureaus Investment Group Portfolio No 15 LLC	Dividend paid 3.26% on \$963.14; Claim# 1; Filed: \$963.14; Reference:	7100-000		31.49	873.01
11/14/12	104	Capital One Bank (USA), N.A. by American InfoSourc	Dividend paid 3.26% on \$864.08; Claim# 2; Filed: \$864.08; Reference:	7100-000		28.24	844.77
11/14/12	105	Capital One Bank (USA), N.A. by American InfoSourc	Dividend paid 3.26% on \$585.05; Claim# 3; Filed: \$585.05; Reference:	7100-000		19.12	825.65
11/14/12	106	Wells Fargo Bank NA	Dividend paid 3.26% on \$4,863.90; Claim# 4; Filed: \$4,863.90; Reference:	7100-000		158.99	666.66
11/14/12	107	Sallie Mae Inc. on behalf of	Dividend paid 3.26% on \$18,504.86; Claim# 5; Filed: \$18,504.86; Reference:	7100-000		604.88	61.78
11/14/12	108	American InfoSource LP as agent for	Dividend paid 3.26% on \$1,890.05; Claim# 6; Filed: \$1,890.05; Reference:	7100-000		61.78	0.00
12/05/12		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-25.00	25.00
12/06/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	0.00

ACCOUNT TOTALS	1,334.73	1,334.73	\$0.00
Less: Bank Transfers	1,008.86	0.00	
Subtotal	325.87	1,334.73	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$325.87	\$1,334.73	

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-14135

Case Name: CHANDLER III, WALTER CHARLES
CHANDLER, JENNIFER LEILANI

Taxpayer ID #: **-***0096

Period Ending: 02/20/13

Trustee: THOMAS A. KRUDY (340540)

Bank Name: The Bank of New York Mellon

Account: 9200-*****70-66 - Checking Account

Blanket Bond: \$80,333,391.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # *****66	1,014.04	5.18	0.00
Checking # ****187666	0.00	0.00	0.00
Checking # 9200-*****70-66	325.87	1,334.73	0.00
	<u>\$1,339.91</u>	<u>\$1,339.91</u>	<u>\$0.00</u>